

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION

In re: §
Gregory Perez § Case No. 15-28793
Debtor §

**CHAPTER 7 TRUSTEE'S FINAL ACCOUNT AND DISTRIBUTION
REPORT CERTIFICATION THAT THE ESTATE HAS BEEN FULLY
ADMINISTERED AND APPLICATION TO BE DISCHARGED (TDR)**

Cindy M. Johnson, Trustee, chapter 7 trustee, submits this Final Account, Certification that the Estate has been Fully Administered and Application to be Discharged.

1) All funds on hand have been distributed in accordance with the Trustee's Final Report and, if applicable, any order of the Court modifying the Final Report. The case is fully administered and all assets and funds which have come under the trustee's control in this case have been properly accounted for as provided by law. The trustee hereby requests to be discharged from further duties as a trustee.

2) A summary of assets abandoned, assets exempt, total distributions to claimants, claims discharged without payment, and expenses of administration is provided below:

Assets Abandoned: 308,307.88 (Without deducting any secured claims)	Assets Exempt: 15,739.00
Total Distributions to Claimants: 1,843.97	Claims Discharged Without Payment: 356,828.87
Total Expenses of Administration: 778.16	

3) Total gross receipts of \$ 3,826.69 (see **Exhibit 1**), minus funds paid to the debtor and third parties of \$ 1,204.56 (see **Exhibit 2**), yielded net receipts of \$ 2,622.13 from the liquidation of the property of the estate, which was distributed as follows:

	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
SECURED CLAIMS (from Exhibit 3)	\$ 341,079.39	\$ 0.00	\$ 0.00	\$ 0.00
PRIORITY CLAIMS: CHAPTER 7 ADMIN. FEES AND CHARGES (from Exhibit 4)	NA	778.16	778.16	778.16
PRIOR CHAPTER ADMIN. FEES AND CHARGES (from Exhibit 5)	NA	NA	NA	NA
PRIORITY UNSECURED CLAIMS (from Exhibit 6)	NA	NA	NA	NA
GENERAL UNSECURED CLAIMS (from Exhibit 7)	23,830.00	29,048.27	29,048.27	1,843.97
TOTAL DISBURSEMENTS	\$ 364,909.39	\$ 29,826.43	\$ 29,826.43	\$ 2,622.13

4) This case was originally filed under chapter 7 on 08/24/2015 . The case was pending for 29 months.

5) All estate bank statements, deposit slips, and canceled checks have been submitted to the United States Trustee.

6) An individual estate property record and report showing the final accounting of the assets of the estate is attached as **Exhibit 8**. The cash receipts and disbursements records for each estate bank account, showing the final accounting of the receipts and disbursements of estate funds is attached as **Exhibit 9**.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Dated: 01/12/2018 By: /s/Cindy M. Johnson, Trustee
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**EXHIBITS TO
FINAL ACCOUNT**

EXHIBIT 1 – GROSS RECEIPTS

DESCRIPTION	UNIFORM TRAN. CODE ¹	\$ AMOUNT RECEIVED
Canals & Trails Credit Union Savings Account	1129-000	236.21
Anticipated Tax Refund For 2015 Tax Year	1224-000	3,346.00
IL Tax Refund 2015	1224-000	244.48
TOTAL GROSS RECEIPTS		\$ 3,826.69

¹The Uniform Transaction Code is an accounting code assigned by the trustee for statistical reporting purposes.

EXHIBIT 2 – FUNDS PAID TO DEBTOR & THIRD PARTIES

PAYEE	DESCRIPTION	UNIFORM TRAN. CODE	\$ AMOUNT PAID
Perez, Gregory	Non-Estate Funds Paid to Third Parties	8500-002	1,204.56
TOTAL FUNDS PAID TO DEBTOR & THIRD PARTIES			\$ 1,204.56

EXHIBIT 3 – SECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
	Ally Financial PO Box 380901 Minneapolis, MN 55438		30,114.00	NA	NA	0.00

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
	Meadow View Terrace c/o Nemanich Consulting & Managment 2756 Caton Farm Rd Joliet, IL 60435		5,000.00	NA	NA	0.00
	Residential Credit Solutions PO Box 163349 Fort Worth, TX 76161		143,471.39	NA	NA	0.00
	Wells Fargo Home Mortgage PO Box 10335 Des Moines, IA 50306		162,494.00	NA	NA	0.00
TOTAL SECURED CLAIMS			\$ 341,079.39	\$ 0.00	\$ 0.00	\$ 0.00

EXHIBIT 4 – CHAPTER 7 ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
Cindy M. Johnson	2100-000	NA	655.53	655.53	655.53
Cindy M. Johnson	2200-001	NA	1.84	1.84	1.84
International Sureties, Ltd.	2300-000	NA	0.79	0.79	0.79
Bank of Kansas City	2600-000	NA	110.00	110.00	110.00
BOK Financial	2600-000	NA	10.00	10.00	10.00
TOTAL CHAPTER 7 ADMIN. FEES AND CHARGES		\$ NA	\$ 778.16	\$ 778.16	\$ 778.16

EXHIBIT 5 – PRIOR CHAPTER ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
NA	NA	NA	NA	NA	NA
TOTAL PRIOR CHAPTER ADMIN. FEES AND CHARGES		\$ NA	\$ NA	\$ NA	\$ NA

EXHIBIT 6 – PRIORITY UNSECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6E)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
NA	NA	NA	NA	NA	NA	NA
TOTAL PRIORITY UNSECURED CLAIMS			\$ NA	\$ NA	\$ NA	\$ NA

EXHIBIT 7 – GENERAL UNSECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
	Capital One PO Box 5253 Carol Stream, IL 60197		1,954.00	NA	NA	0.00
	City of Crest Hill 1610 Plainfield Road Crest Hill, IL 60403		1,500.00	NA	NA	0.00
	ComEd PO Box 6111 Carol Stream, IL 60197		250.00	NA	NA	0.00

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
	Nicor Gas P.O. Box 190 Aurora, IL 60507		500.00	NA	NA	0.00
	SYNCB c/o PO Box 965036 Orlando, FL 32896		1,925.00	NA	NA	0.00
1	Canals & Trails Credit Union	7100-000	NA	13,346.17	13,346.17	0.00
2	Canals & Trails Credit Union	7100-000	NA	4,237.65	4,237.65	0.00
3	Canals & Trails Credit Union	7100-000	4,407.00	4,545.06	4,545.06	731.04
4	Canals & Trails Credit Union	7100-000	13,170.00	5,001.97	5,001.97	804.53
5	Canals & Trails Credit Union	7100-000	NA	0.00	0.00	0.00
7	Dr. Ahsan & Assoc.	7100-000	NA	425.00	425.00	68.36
6	Pyod, Llc Its Successors And Assigns As Assignee	7100-000	0.00	1,369.22	1,369.22	220.23
8	Sher Ahsan Niazi Md	7100-000	124.00	123.20	123.20	19.81
TOTAL GENERAL UNSECURED CLAIMS			\$ 23,830.00	\$ 29,048.27	\$ 29,048.27	\$ 1,843.97

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INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT
ASSET CASES

Exhibit 8

Case No: 15-28793 PSH Judge: Pamela S. Hollis Trustee Name: Cindy M. Johnson, Trustee
Case Name: Gregory Perez Date Filed (f) or Converted (c): 08/24/2015 (f)
341(a) Meeting Date: 09/21/2015
For Period Ending: 01/12/2018 Claims Bar Date: 07/14/2016

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Est Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Formally Abandoned OA=554(a)	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1. Residence: 3004 Prairie Path Lane Joliet, Illinois 60435	170,833.00	0.00		0.00	FA
2. Condominium: 2034 Manico Court Unit 100 Crest Hill, IL 60403	105,811.00	0.00		0.00	FA
3. Cash On Hand	100.00	0.00		0.00	FA
4. Checking Account With Chase Bank	702.88	0.00		0.00	FA
5. Canals & Trails Credit Union Savings Account	300.00	0.00		236.21	FA
6. Miscellaneous Household Goods And Furnishings	1,600.00	0.00		0.00	FA
7. Miscellaneous Clothing, Shoes And Accessories	1,000.00	0.00		0.00	FA
8. 2007 Hyundai Elantra W/ 136,000 Miles	4,000.00	0.00		0.00	FA
9. 2012 Harley Fatboy Low W/ 5,000 Miles Debtor Will Surrender	13,000.00	0.00		0.00	FA
10. 2015 Dodge Caravan W/ 5,000 Miles	27,000.00	0.00		0.00	FA
11. Anticipated Tax Refund For 2015 Tax Year (u)	0.00	0.00		3,346.00	FA
12. IL Tax Refund 2015 (u)	0.00	0.00		244.48	FA
INT. Post-Petition Interest Deposits (u)	Unknown	N/A		0.00	Unknown

Gross Value of Remaining Assets

TOTALS (Excluding Unknown Values)	\$324,346.88	\$0.00	\$3,826.69	\$0.00
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(Total Dollar Amount in Column 6)

Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other action:

Trustee is seeking turnover of Illinois state tax refund and monies in bank accounts

Initial Projected Date of Final Report (TFR): 10/25/2017

Current Projected Date of Final Report (TFR): 01/10/2018

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 15-28793
Case Name: Gregory Perez

Trustee Name: Cindy M. Johnson, Trustee

Exhibit 9

Bank Name: BOK Financial

Account Number/CD#: XXXXXX0231

Checking

Taxpayer ID No: XX-XXX8136

Blanket Bond (per case limit): \$5,000,000.00

For Period Ending: 01/12/2018

Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account/CD Balance (\$)
03/23/16	11	United States Treasury P.O. Box 51320 Philadelphia, PA 19115-6320	2015 Tax Refund	1224-000	\$3,346.00		\$3,346.00
03/31/16		Bank of Kansas City	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b) (1), and 507(a)(2)	2600-000		\$10.00	\$3,336.00
04/28/16	101	Gregory Perez 3004 PRAIRIE PATH LANE JOLIET, IL 60435	Tax Refund post-petition portion of the tax refund	8500-002		\$1,204.56	\$2,131.44
04/29/16		Bank of Kansas City	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b) (1), and 507(a)(2)	2600-000		\$10.00	\$2,121.44
05/31/16		Bank of Kansas City	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b) (1), and 507(a)(2)	2600-000		\$10.00	\$2,111.44
06/30/16		Bank of Kansas City	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b) (1), and 507(a)(2)	2600-000		\$10.00	\$2,101.44
07/29/16		Bank of Kansas City	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b) (1), and 507(a)(2)	2600-000		\$10.00	\$2,091.44
08/31/16		Bank of Kansas City	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b) (1), and 507(a)(2)	2600-000		\$10.00	\$2,081.44
09/30/16		Bank of Kansas City	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b) (1), and 507(a)(2)	2600-000		\$10.00	\$2,071.44
10/31/16		Bank of Kansas City	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b) (1), and 507(a)(2)	2600-000		\$10.00	\$2,061.44
11/30/16		Bank of Kansas City	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b) (1), and 507(a)(2)	2600-000		\$10.00	\$2,051.44

Page Subtotals:

\$3,346.00

\$1,294.56

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 15-28793
Case Name: Gregory Perez

Trustee Name: Cindy M. Johnson, Trustee
Bank Name: BOK Financial
Account Number/CD#: XXXXXX0231
Checking

Exhibit 9

Taxpayer ID No: XX-XXX8136
For Period Ending: 01/12/2018

Blanket Bond (per case limit): \$5,000,000.00
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account/CD Balance (\$)
12/27/16		Alexis N Perez -Gregory Perez	Bank Account and Tax Refund 1. Nonexempt Monies in the canals bank account on the date of filing in the amount of \$236.21 2. The estate's share of the 2015 Illinois Tax Refund which is \$244.48 (the estate is entitled to 235/365 or 64% of the #382.00 refund). The estate is entitled to \$480.69		\$480.69		\$2,532.13
			Gross Receipts	\$480.69			
	5		Canals & Trails Credit Union Savings Account	\$236.21	1129-000		
	12		IL Tax Refund 2015	\$244.48	1224-000		
12/30/16		Bank of Kansas City	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		\$10.00	\$2,522.13
01/31/17		Bank of Kansas City	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		\$10.00	\$2,512.13
02/21/17	102	International Sureties, Ltd. Suite 420 701 Poydras St. New Orleans, LA 70139	2017 Blanket Bond	2300-000		\$0.79	\$2,511.34
02/28/17		BOK Financial	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		\$10.00	\$2,501.34
05/15/17	103	Cindy M. Johnson 140 S. Dearborn St., Suite 1510 Chicago, Illinois 60603	Final distribution representing a payment of 100.00 % per court order.	2100-000		\$655.53	\$1,845.81
05/15/17	104	Clerk, U.S. Bankruptcy Court	Remit to Court	2200-001		\$1.84	\$1,843.97
05/15/17	105	Canals & Trails Credit Union 201 East 9Th St. Lockport, IL 60441	Final distribution to claim 3 representing a payment of 16.08 % per court order.	7100-000		\$731.04	\$1,112.93

Page Subtotals:

\$480.69

\$1,419.20

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 FORM 2
 ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 15-28793
 Case Name: Gregory Perez

Trustee Name: Cindy M. Johnson, Trustee

Exhibit 9

Bank Name: BOK Financial

Account Number/CD#: XXXXXX0231

Checking

Taxpayer ID No: XX-XXX8136

Blanket Bond (per case limit): \$5,000,000.00

For Period Ending: 01/12/2018

Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account/CD Balance (\$)
05/15/17	106	Canals & Trails Credit Union 201 East 9Th St. Lockport, IL 60441	Final distribution to claim 4 representing a payment of 16.08 % per court order.	7100-000		\$804.53	\$308.40
05/15/17	107	Pyod, Llc Its Successors And Assigns As Assignee Of Citibank, N.A. Resurgent Capital Services Po Box 19008 Greenville, Sc 29602	Final distribution to claim 6 representing a payment of 16.08 % per court order.	7100-000		\$220.23	\$88.17
05/15/17	108	Dr. Ahsan & Assoc. C/O Collection Professionals Inc. 723 First St. Lasalle, IL 61301	Final distribution to claim 7 representing a payment of 16.08 % per court order.	7100-000		\$68.36	\$19.81
05/15/17	109	Sher Ahsan Niazi Md C/O Collection Professionals Inc. 723 First St. Lasalle, IL 61301	Final distribution to claim 8 representing a payment of 16.08 % per court order.	7100-000		\$19.81	\$0.00
05/17/17	104	Clerk, U.S. Bankruptcy Court	Remit to Court Reversal incorrectly written to court rather than Cindy Johnson	2200-000		(\$1.84)	\$1.84
05/17/17	110	Cindy M. Johnson 140 S. Dearborn St., Suite 1510 Chicago, Illinois 60603	Check re-cut due to distribution error check 104 was meant to be paid to Cindy and not to bankruptcy court	2200-000		\$1.84	\$0.00

COLUMN TOTALS	\$3,826.69	\$3,826.69
Less: Bank Transfers/CD's	\$0.00	\$0.00
Subtotal	\$3,826.69	\$3,826.69
Less: Payments to Debtors	\$0.00	\$0.00
Net	\$3,826.69	\$3,826.69

Page Subtotals: \$0.00 \$1,112.93

Exhibit 9

TOTAL OF ALL ACCOUNTS			
	NET DEPOSITS	NET DISBURSEMENTS	ACCOUNT BALANCE
XXXXXX0231 - Checking	\$3,826.69	\$3,826.69	\$0.00
	\$3,826.69	\$3,826.69	\$0.00
	(Excludes account transfers)	(Excludes payments to debtors)	Total Funds on Hand
Total Allocation Receipts:	\$0.00		
Total Net Deposits:	\$3,826.69		
Total Gross Receipts:	\$3,826.69		